

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Richard A. Foster and  
Leanne M. Foster**

**Debtor(s).**

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**X**

**Case No. 18-23502-JAD**

**Chapter 13**

Related to Docs. #143 and 148

**ORDER OF COURT  
(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan  
On Interim Basis Solely as Adequate  
Protection**

☒ **Amended Chapter 13 dated:  
2-27-2021**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$4,336.00, beginning 6/21. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
\*Credit Acceptance Corp claim #49-3 with payments beginning 12/20
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☐ K. Additional Terms and Conditions:

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 6/16/2021

  
United States Bankruptcy Judge  
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

In re:  
Richard A. Foster  
Leanne M. Foster  
Debtors

Case No. 18-23502-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam

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Date Rcvd: Jun 16, 2021

Form ID: pdf900

Total Noticed: 85

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Richard A. Foster, Leanne M. Foster, 315 E. Hazelcroft Avenue, New Castle, PA 16105-2177   |
| cr       | + First Associates Loan Servicing, LLC, as agent for Lending USA, PO Box 503430, San Diego, CA 92150, UNITED STATES 92150-3430   |
| cr       | + Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102   |
| cr       | + U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461  |
| cr       | + U.S. Bank Trust National Association, as Trustee o, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305  |
| cr       | + United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219 U.S.A. 15219-1906 |
| 15340759 | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 14909480 | American Educational Services, P.O. Box 0001, Payment Center, Harrisburg, Pennsylvania 17130-0001  |
| 14909481 | + Barclays, P.O. Box 13337, Philadelphia, Pennsylvania 19101-3337  |
| 14909486 | Capital One Bank, N. A., P.O. Box 71087, Charlotte, North Carolina 28272-1087  |
| 14947873 | Deutsche Bank Trust Company Americas, et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605                                  |
| 14909498 | Discover, P.O. Box 742655, Cincinnati, Ohio 45274-2655   |
| 14909500 | + Endeavor Agency, Inc., 114 E. Morrison Street, P.O. Box 303, Fayette, MO 65248-0303  |
| 14913482 | + First Associates Loan Servicing, LLC, as agent for Lending USA, P.O. Box 503430, San Diego, CA 92150-3430  |
| 14909501 | + First National Credit Card, P.O. Box 2496, Omaha, Nebraska 68103-2496  |
| 14909502 | Freedom Mortgage, P.O. Box 619063, Dallas, Texas 75261-9063  |
| 14941327 | + Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764  |
| 14909504 | GM Financial Leasing, 75 Remittance Drive, Suite 1738, Chicago, Illinois 60675-1738  |
| 14909507 | LendingUSA, P.O. Box 206536, Dallas, TX 75320-6536   |
| 14909512 | + Ocwen Loan Servicing, LLC, P.O. Box 24738, West Palm Beach, Pennsylvania 33416-4738  |
| 14923210 | + PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  |
| 14909514 | Phillips & Cohen Associates, Ltd., Mail Stop: 658, 1002 Justison Street, Wilmington, Delaware 19801-5148   |
| 14941623 | State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 14909521 | Target Card Services, P.O. Box 660170, Dallas, Texas 75266-0170  |
| 14909522 | Trugreen Processing Center, P.O. Box 9001128, Louisville, KY 40290-1128  |
| 15187435 | + U.S. BANK NATIONAL ASSOCIATION, et al., P.O. Box 619096, Dallas, TX 75261-9741, Phone No. 75261-9096   |
| 14991131 | U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184   |

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| 14931227 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 16 2021 23:25:00 | ACAR Leasing Ltd d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853         |
| 14932533 | + Email/Text: bnc@advanceamerica.net            | Jun 16 2021 23:26:00 | ACSO of Ohio, Inc., c/o Advance America, 135 North Church Street, Spartanburg, SC 29306-5138 |
| 14909479 | + Email/Text: bnc@advanceamerica.net            | Jun 16 2021 23:26:00 | Advance America, 5963 South Avenue, Boardman, OH 44512-3610                                  |
| 14933616 | Email/PDF: resurgentbknofications@resurgent.com |                      |  |

District/off: 0315-2

User: dkam

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Date Rcvd: Jun 16, 2021

Form ID: pdf900

Total Noticed: 85

|          |   |                      |   |
|----------|---|----------------------|---|
|          |   | Jun 16 2021 23:35:19 | CVI SGP-CO Acquisition Trust C/O Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587               |
| 14927449 | Email/PDF: MerrickBKNotifications@Resurgent.com     | Jun 17 2021 11:26:21 | CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14909482 | Email/Text: cms-bk@cms-collect.com                  | Jun 16 2021 23:25:23 | Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, New York 14206-2317                 |
| 14909483 | Email/PDF: AIS.cocard.ebn@americaninfosource.com    | Jun 16 2021 23:35:40 | Capital One - Maurices, P.O. Box 71106, Charlotte, North Carolina 28272-1106                              |
| 14909484 | Email/PDF: AIS.cocard.ebn@americaninfosource.com    | Jun 16 2021 23:35:40 | Capital One - Menard's, P.O. Box 71106, Charlotte, North Carolina 28272-1106                              |
| 14934203 | Email/PDF: AIS.cocard.ebn@americaninfosource.com    | Jun 16 2021 23:35:17 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083                                      |
| 14909485 | Email/PDF: AIS.cocard.ebn@americaninfosource.com    | Jun 16 2021 23:35:40 | Capital One Bank, N. A., P.O. Box 71083, Charlotte, North Carolina 28272-1083                             |
| 14934204 | Email/PDF: AIS.cocard.ebn@americaninfosource.com    | Jun 16 2021 23:35:16 | Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 14909488 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:00 | Comenity - Avenue, P.O. Box 659584, San Antonio, Texas 78265-9584   |
| 14909489 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:00 | Comenity - Bon Ton, P.O. Box 659813, San Antonio, Texas 78265-9113  |
| 14909490 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:23 | Comenity - Boscov's, P.O. Box 659622, San Antonio, Texas 78265-9622                                       |
| 14909491 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:00 | Comenity - Jared, P.O. Box 659728, San Antonio, Texas 78265-9728  |
| 14909492 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:00 | Comenity - Old Pueblo Traders, P.O. Box 659465, San Antonio, Texas 78265-9465                             |
| 14909493 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:23 | Comenity - Overstock, P.O. Box 659707, San Antonio, Texas 78265-9707                                      |
| 14909494 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM        | Jun 16 2021 23:25:00 | Comenity - Pier 1 Imports, P.O. Box 659450, San Antonio, Texas 78265-9450                                 |
| 14909495 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM          | Jun 16 2021 23:25:00 | Comenity - Venus, P.O. Box 659617, San Antonio, Texas 78265-9617  |
| 15356359 | + Email/Text: ebnnotifications@creditacceptance.com | Jun 16 2021 23:25:00 | Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331                           |
| 14909496 | Email/PDF: creditonebknnotifications@resurgent.com  | Jun 16 2021 23:35:18 | Credit One Bank, P.O. Box 60500, City of Industry, California 91716-0500                                  |
| 14909508 | Email/PDF: Citi.BNC.Correspondence@citi.com         | Jun 16 2021 23:48:54 | Macy's, P.O. Box 78-008, Phoenix, Arizona 85062-8008  |
| 14948261 | Email/Text: bnc-quantum@quantum3group.com           | Jun 16 2021 23:25:23 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657              |
| 14909499 | + Email/Text: mrdiscen@discover.com                 | Jun 16 2021 23:25:00 | Discover, P.O. Box 30421, Salt Lake City, Utah 84130-0421   |
| 14913145 | Email/Text: mrdiscen@discover.com                   | Jun 16 2021 23:25:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                              |
| 14909503 | Email/Text: GenesisFS@ebn.phinsolutions.com         | Jun 16 2021 23:27:00 | Genesis FS Card Services, P.O. Box 205458, Dallas, TX 75320-5458  |
| 14909505 | + Email/PDF: Citi.BNC.Correspondence@citi.com       | Jun 16 2021 23:48:53 | Home Depot Credit Services, P.O. Box 790328, St. Louis, Missouri 63179-0328                               |
| 15169660 | Email/Text: sbse.cio.bnc.mail@irs.gov               |                      |   |

District/off: 0315-2

User: dkam

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Total Noticed: 85

| Case Number | Communication Type                                   | Date/Time            | Recipient/Details   |
|-------------|--|----------------------|---|
| 15187680    | Email/Text: JCAP_BNC_Notices@jcap.com                | Jun 16 2021 23:25:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 14909487    | Email/PDF: ais.chase.ebn@americaninfosource.com      | Jun 16 2021 23:26:00 | Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617   |
| 14909506    | + Email/Text: PBNCNotifications@peritussservices.com | Jun 16 2021 23:35:40 | Cardmember Services - Amazon, Marriot Rewards, P.O. Box 1423, Charlotte, North Carolina 28201-1423  |
| 15160110    | Email/PDF: resurgentbknotifications@resurgent.com    | Jun 16 2021 23:25:00 | Kohl's Payment Center, P.O. Box 2983, Milwaukee, Wisconsin 53201-2983   |
| 14945226    | Email/PDF: resurgentbknotifications@resurgent.com    | Jun 17 2021 11:26:21 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587   |
| 14945225    | Email/PDF: resurgentbknotifications@resurgent.com    | Jun 16 2021 23:35:20 | LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Issuance, Grantor Trust Series 2016-NP2, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14945231    | Email/PDF: resurgentbknotifications@resurgent.com    | Jun 17 2021 11:26:21 | LVNV Funding, LLC its successors and assigns as, assignee of Wilmington Savings Fund, Society FSB, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                |
| 14909509    | Email/PDF: MerrickBKNotifications@Resurgent.com      | Jun 16 2021 23:35:20 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                 |
| 14924727    | + Email/Text: bankruptcy@sccompanies.com             | Jun 16 2021 23:35:16 | Merrick Bank, P.O. Box 660175, Dallas , Texas 75266-0175  |
| 14909510    | Email/Text: bankruptcy@sccompanies.com               | Jun 16 2021 23:27:00 | Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849   |
| 14909511    | Email/Text: bankruptcy@sccompanies.com               | Jun 16 2021 23:27:00 | Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364   |
| 14924728    | + Email/Text: bankruptcy@sccompanies.com             | Jun 16 2021 23:27:00 | Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364   |
| 14909515    | Email/Text: Bankruptcy.Notices@pnc.com               | Jun 16 2021 23:27:00 | Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849   |
| 14948503    | Email/Text: Bankruptcy.Notices@pnc.com               | Jun 16 2021 23:25:00 | PNC Bank, P.O. Box 856177, Louisville, Kentucky 40285-6177  |
| 14943078    | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 16 2021 23:25:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101   |
| 14910624    | + Email/PDF: rmscedi@recoverycorp.com                | Jun 16 2021 23:35:41 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541   |
| 14909513    | Email/PDF: gecsed@recoverycorp.com                   | Jun 16 2021 23:35:42 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 14944281    | Email/Text: bnc-quantum@quantum3group.com            | Jun 16 2021 23:35:15 | PayPal Credit, P.O. Box 105658, Atlanta, Georgia 30348-5658   |
| 14944282    | Email/Text: bnc-quantum@quantum3group.com            | Jun 16 2021 23:25:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 14935461    | Email/Text: bnc-quantum@quantum3group.com            | Jun 16 2021 23:25:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 15303036    | Email/Text: bknotices@sns.com                        | Jun 16 2021 23:25:23 | Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788  |
| 14948551    | + Email/Text: bncemail@w-legal.com                   | Jun 16 2021 23:27:00 | SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501  |
|             |  | Jun 16 2021 23:26:00 | SYNCHRONY BANK, c/o Weinstein & Riley,  |

District/off: 0315-2

User: dkam

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Date Rcvd: Jun 16, 2021

Form ID: pdf900

Total Noticed: 85

|          |   |                      |  |
|----------|---|----------------------|--|
|          |   |                      | PS, 2001 Western Ave., Ste 400, Seattle, WA<br>98121-3132  |
| 14909516 | + Email/Text: RPSBankruptcyBNCNotification@usbank.com | Jun 16 2021 23:26:00 | State Farm Bank, P.O. Box 23025, Columbus,<br>Georgia 31902. 31902-3025                                  |
| 14948032 | + Email/PDF: gecsedl@recoverycorp.com                 | Jun 16 2021 23:35:16 | Synchrony Bank, c/o PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk VA<br>23541-1021           |
| 14909517 | Email/PDF: gecsedl@recoverycorp.com                   | Jun 16 2021 23:35:15 | Synchrony Bank/Amazon, P.O. Box 960013,<br>Orlando, Florida 32896-0013                                   |
| 14909519 | Email/PDF: gecsedl@recoverycorp.com                   | Jun 16 2021 23:35:39 | Synchrony Bank/SR, P.O. Box 530916, Atlanta,<br>Georgia 30353-0916                                       |
| 14909518 | Email/PDF: gecsedl@recoverycorp.com                   | Jun 16 2021 23:35:39 | Synchrony Bank/Sewing and More, P.O. Box<br>960061, Orlando, Florida 32896-0061                          |
| 14909520 | Email/PDF: gecsedl@recoverycorp.com                   | Jun 16 2021 23:35:39 | Synchrony Bank/TJX Rewards, P.O. Box 530948,<br>Atlanta, Georgia 30353-0948                              |
| 14946978 | + Email/Text: bncmail@w-legal.com                     | Jun 16 2021 23:26:00 | TD Bank USA, N.A., C O WEINSTEIN &<br>RILEY, PS, 2001 WESTERN AVENUE, STE<br>400, SEATTLE, WA 98121-3132 |
| 14942949 | Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM             | Jun 16 2021 23:48:54 | Verizon, by American InfoSource as agent, PO<br>Box 248838, Oklahoma City, OK 73124-8838                 |

TOTAL: 58

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE E                                       |
| cr       |               | FREEDOM MORTGAGE CORPORATION   |
| cr       |               | U.S. Bank National Association, et al  |
| cr       |               | U.S. Bank National Association, not in its individu                                      |
| cr       | *             | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701                  |
| cr       | *+            | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587                                |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                    |
| 14909497 | ##+           | Department of Education, Fedloan Servicing, P.O. Box 530210, Atlanta, Georgia 30353-0210 |

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|



District/off: 0315-2

User: dkam

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Date Rcvd: Jun 16, 2021

Form ID: pdf900

Total Noticed: 85

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Brian Nicholas

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

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TOTAL: 18